Certificate Number: 12433-PAM-DE-039029683

Bankruptcy Case Number: 24-02419



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on November 3, 2024, at 3:16 o'clock PM EST, Joel R. Foster completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 4, 2024 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: <u>Teacher</u>